B 10 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT

EASTERN District of PA

In re SHERRY BARAG, Debtor

Case No. 08-18499

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC MORTGAGE, A DIVISION OF PNC BANK, AS SERVICER FOR FREDDIE MAC

Court claim no. (if known): 1

Last four digits of any number you use to identify the debtor's account: 0 0 5 5

Date of payment change: 05/01/13
Must be at least 21 days after date of this notice

New total payment: $ 986.50
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ESCROW SHORTAGE PAID IN FULL

Current escrow payment: $ 247.38 **New escrow payment:** $ 219.07

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ____________

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☑ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✗ ______________________ Date 03 / 25 / 2013
Signature

Print: BRANDIE PEETS Title Bankruptcy Specialist
First Name Middle Name Last Name

Company PNC Mortgage, a division of PNC Bank, NA

Address 3232 Newmark Drive
Number Street

Miamisburg OH 45342
City State ZIP Code

Contact phone (866) 754 - 0659 Email ______________

CERTIFICATE OF SERVICER

I HEREBY CERTIFY that on this 26Th of March 2013, a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

SHERRY BARAG
502 WHITPAIN HLS
BLUE BELL PA 19422

WILLIAM C MILLER
TRUSTEE
111 SOUTH INDEPENDENCE MALL
STE 583
PHILADELPHIA PA 19106

MICHAEL W GALLAGHER
ATTY AT LAW
1000 GERMANTOWN PIKE
STE A-1
PLYMOUTH MEETING PA 19462

/S/Brandie Peets, Bankruptcy Specialist
PNC Mortgage
3232 Newmark Dr
Miamisburg OH 45342
(866) 754-0659
Fax: (937) 910-9405